

HART-TEETER
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Interviews: 2013 adults
Dates: December 4-8, 1997

48 Male
52 Female
[5]

FINAL

Study #4085
NBC News/WSJ
December 1997

AR	TYPE	SA	FORM	DA
[6]	[7]	[8]	[9]	[10]
[11]	[12]	[13]	[14]	1997

1. All in all, do you think things in the nation are generally headed in the right direction, or do you feel that things are off on the wrong track?

	<u>12/97</u>	<u>10/97</u>	<u>9/97</u>	<u>7/97</u>	<u>6/97</u>	<u>4/97</u>	<u>High</u> <u>2/91+</u>	<u>Low</u> <u>7/92+</u>	
Right direction.....	48	44	48	44	43	37	65	14	[15]
Wrong track.....	35	39	36	40	40	44	22	71	
Mixed (VOL).....	13	14	12	12	14	16	9	9	
Not sure.....	4	3	4	4	3	3	4	6	

+ Asked only of registered voters.

- 2a. In general, do you approve or disapprove of the job Bill Clinton is doing as president?

	<u>12/97</u>	<u>10/97</u>	<u>9/97</u>	<u>7/97</u>	<u>6/97</u>	<u>4/97</u>	<u>High</u> <u>9/97</u>	<u>Low</u> <u>6/93</u>	
Approve.....	59	57	62	56	58	57	62	41	[16]
Disapprove.....	33	34	29	36	33	36	29	50	
Not sure.....	8	9	9	8	9	7	9	9	

- 2b. Do you generally approve or disapprove of the job Bill Clinton is doing in handling the economy?

	<u>12/97*</u>	<u>10/97</u>	<u>9/97</u>	<u>7/97</u>	<u>6/97</u>	<u>4/97</u>	<u>High</u> <u>10/97</u>	<u>Low</u> <u>7/93</u>	<u>9/94</u>	
Approve.....	64	65	64	62	60	55	65	40	40	[17]
Disapprove.....	27	25	28	29	32	38	25	51	51	
Not sure.....	9	10	8	9	8	7	10	9	9	

* Asked of one-half the respondents (FORM A).

- 2c. In general, do you approve or disapprove of the job Bill Clinton is doing in handling our foreign policy?

	<u>12/97**</u>	<u>10/97</u>	<u>9/97</u>	<u>7/97</u>	<u>6/97</u>	<u>4/97</u>	<u>High</u> <u>1/97</u>	<u>Low</u> <u>9/94</u>	
Approve.....	52	49	50	51	53	52	57	32	[18]
Disapprove.....	38	37	34	37	34	32	34	60	
Not sure.....	10	14	16	12	13	16	9	8	

** Asked of one-half the respondents (FORM B).

3. I'm going to read you the names of several public figures and organizations, and I'd like you to rate your feelings toward each one as either very positive, somewhat positive, neutral, somewhat negative, or very negative. If you don't know the name, please just say so.

	<u>Very Positive</u>	<u>Somewha t Positive</u>	<u>Neutral</u>	<u>Somewhat Negative</u>	<u>Very Negative</u>	<u>Don't Know Name/ Not Sure</u>	
Bill Clinton							[19]
December 1997 *.....	21	34	16	13	15	1	
October 1997.....	21	30	16	15	17	1	
September 1997.....	24	32	17	13	13	1	
July 1997.....	26	30	13	14	16	1	
June 1997.....	20	31	17	15	16	1	
April 1997.....	20	33	15	15	16	1	
<i>High</i>							
January 1993.....	33	31	15	9	7	5	
<i>Low</i>							
September 1994.....	13	28	18	18	23	-	
Newt Gingrich							[20]
December 1997 **.....	7	17	24	18	29	5	
October 1997.....	4	18	24	21	27	6	
September 1997.....	5	14	20	21	33	7	
July 1997.....	4	14	22	25	29	6	
June 1997.....	6	15	18	25	30	6	
April 1997.....	6	15	21	22	31	5	
<i>High</i>							
April 21-25, 1995.....	11	20	18	13	23	15	
<i>Low</i>							
July 1997.....	4	14	22	25	29	6	
Janet Reno							[21]
December 1997 **.....	14	27	25	16	13	5	
October 1997.....	13	26	25	14	13	9	
April 1997.....	14	31	21	15	9	10	
July 1995.....	11	25	21	15	15	13	
January 1994.....	13	24	20	11	11	21	
June 1993.....	18	20	18	8	5	31	
The Democratic Party							[22]
December 1997.....	14	31	25	16	12	2	
September 1997.....	13	28	28	18	11	2	
July 1997.....	12	29	30	16	11	2	
March 1997.....	11	29	28	18	12	2	
January 1997.....	16	31	24	17	11	1	
October 1996+.....	18	26	23	16	15	2	
<i>High</i>							
October 20-21, 1992+.....	19	29	22	15	12	3	
<i>Low</i>							
December 1994.....	10	23	25	24	16	2	

* Asked of one-half the respondents (FORM A).

** Asked of one-half the respondents (FORM B).

+ Asked only of registered voters.

Q.3. (cont'd.)

	<u>Very Positive</u>	<u>Somewha t Positive</u>	<u>Neutral</u>	<u>Somewhat Negative</u>	<u>Very Negative</u>	<u>Don't Know Name/ Not Sure</u>	
Al Gore							[23]
December 1997 *.....	13	23	28	14	18	4	
October 1997.....	10	27	28	15	17	3	
September 1997.....	13	25	24	18	15	5	
July 1997.....	16	33	23	11	14	3	
June 1997.....	18	28	25	13	12	4	
April 1997.....	15	31	25	15	12	2	
<i>High</i>							
January 1993.....	23	32	22	9	6	8	
<i>Low</i>							
October 1997.....	10	27	28	15	17	3	
The Republican Party							[24]
December 1997.....	9	27	30	19	13	2	
September 1997.....	11	25	29	20	13	2	
July 1997.....	8	29	31	19	11	2	
March 1997.....	10	30	27	19	12	2	
January 1997.....	10	32	26	20	11	1	
October 1996+.....	12	26	27	18	15	2	
<i>High</i>							
January 1995.....	17	33	25	13	9	3	
<i>Low</i>							
July 1997.....	8	29	31	19	11	2	
Trent Lott							[25]
December 1997 *.....	3	7	18	9	6	57	
October 1997.....	3	9	22	7	3	56	
July 1997.....	5	11	18	7	4	55	
June 1997.....	5	10	19	7	4	55	
April 1997.....	6	10	17	4	2	61	
March 1997.....	4	11	19	5	3	58	
January 1997.....	6	10	14	3	2	65	
December 1996.....	5	9	18	4	2	62	
Hillary Rodham Clinton							[26]
December 1997 **.....	18	26	23	14	17	2	
October 1997.....	20	25	23	13	17	2	
September 1997.....	19	26	18	15	20	2	
July 1997.....	16	23	21	16	23	1	
June 1997.....	22	26	15	15	20	2	
April 1997.....	18	26	18	14	22	2	
<i>High</i>							
January 1993.....	27	30	21	8	8	6	
<i>Low</i>							
May 1996+.....	14	20	19	17	27	3	

* Asked of one-half the respondents (FORM A).

** Asked of one-half the respondents (FORM B).

+ Asked only of registered voters.

4a. In general, do you approve or disapprove of the job Congress is doing?

	<u>12/97</u>	<u>10/97</u>	<u>9/97</u>	<u>7/97</u>	<u>6/97</u>	<u>4/97</u>	<u>High</u> <u>7/97</u>	<u>Low</u> <u>10/90+</u>	
Approve.....	46	46	45	48	44	41	48	22	[27]
Disapprove.....	40	41	40	37	44	45	37	69	
Not sure.....	14	13	15	15	12	14	15	9	

+ Asked only of registered voters.

4b. How would you rate the overall performance and accomplishments of this year's Congress--one of the best, above average, average, below average, or one of the worst?

	<u>12/97*</u>	<u>12/95</u>	<u>10/94</u>	<u>10/91</u>	<u>10/90</u>	
One of the best.....	2	7	1	1	1	[28]
Above average.....	11	18	6	5	7	
Average.....	56	33	46	45	39	
Below average.....	22	24	28	32	32	
One of the worst.....	6	16	16	14	19	
Not sure.....	3	2	3	3	2	

* Asked of one-half the respondents (FORM A).

+ Asked only of registered voters.

5a. What is your preference for the outcome of the November 1998 congressional elections -- a Congress controlled by Republicans or a Congress controlled by Democrats?

	<u>12/97*</u>	<u>9/97</u>	<u>7/97</u>	<u>4/97</u>	<u>11/96+</u>	<u>10/96+</u>	<u>9/96+</u>	<u>6/96+</u>	<u>1/96</u>	<u>12/95</u>	<u>10/94</u> ¹	
Republicans.....	41	41	45	44	44	42	42	40	41	42	44	[29]
Democrats.....	37	39	39	38	40	40	41	40	38	41	38	
Both equal/neither in control (VOL).....	10	9	NA	NA	7	9	7	9	10	8	6	
Doesn't matter (VOL).....	6	5	NA	NA	4	4	4	5	4	4	5	
Not sure.....	6	6	16	18	5	5	6	6	7	5	7	

*Asked of one-half the respondents (FORM A).

+ Asked only of registered voters.

¹ In October 1994, the question referred to the 1994 congressional elections; the 1995 and 1996 survey dates refer to the 1996 congressional elections; the 1997 dates refer to the 1998 congressional elections.

5b. And in the November 1998 election for U.S. Congress, do you feel that your representative deserves to be reelected, or do you think it is time to give a new person a chance?¹

	<u>12/97**</u>	<u>10/94</u>	<u>9/94</u>	<u>5/94</u>	<u>1/94</u>	<u>10/93</u>	<u>9/93</u>	<u>7/93</u>	<u>10/92+</u>	<u>9/92+</u>	<u>7/92+</u>	
Reelect representative.....	40	36	30	34	35	34	37	30	31	31	27	[30]
Give new person a chance...	46	50	53	50	47	52	47	55	56	56	62	
Not sure.....	14	14	17	16	18	14	16	15	13	13	11	
						<u>4/92+</u>	<u>2/92+</u>	<u>1/92+</u>	<u>12/91</u>	<u>10/91+</u>	<u>10/90+</u>	<u>11/89+</u>
									+			
						33	37	42	35	40	39	41
						57	52	48	52	48	48	36
						10	11	10	13	12	13	23

¹ In odd numbered years, the question referred to the *following* year's election; in even numbered years, the question referred to *that* year's election.

** Asked of one-half the respondents (FORM B).

+ Asked only of registered voters.

6. If the next election for president were held today, and Al Gore were running as the Democratic candidate and Jack Kemp were the Republican candidate, for whom would you vote?

	<u>12/97</u>	<u>9/97</u>	
Al Gore.....	40	42	[31]
Jack Kemp.....	38	38	
Neither/other (VOL).....	12	8	
Not sure.....	10	12	

- 7a. How likely do you think it is that the federal budget will be balanced in five years--very likely, fairly likely, just somewhat likely, or not at all likely?

	<u>12/97*</u>	<u>7/97</u>	<u>6/97</u>	<u>4/97</u>	<u>3/97</u>	
Very likely	6	4	4	3	4	[32]
Fairly likely.....	9	11	10	8	7	
Just somewhat likely.....	24	31	25	26	19	
Not at all likely.....	60	52	60	62	69	
Not sure.....	1	2	1	1	1	

* Asked of one-half the respondents (FORM A).

- 7b. The federal government will have a surplus of funds sometime in the next few years. For which one of the following would you like to see the surplus funds used--reducing the national debt, increasing spending for education, providing an across-the-board tax cut, or reforming the Social Security and Medicare systems? **

THIS TABLE HAS BEEN RANKED BY THE HIGHEST PERCENTAGE

Increasing spending for education.....	30	[33]
Reforming the Social Security and Medicare systems...	30	
Reducing the national debt.....	21	
Providing across-the-board tax cut.....	12	
All (VOL).....	5	
None/Other (VOL).....	1	
Not sure.....	1	

** Asked of one-half the respondents (FORM B).

- 8a. Attorney General Janet Reno decided earlier this week not to appoint a special independent counsel to investigate alleged political fund-raising abuses by the Clinton White House. Do you think that Janet Reno made this decision based on the facts or based on political considerations? *

Based on the facts.....	33	[34]
Based on political considerations...	56	
Not sure.....	11	

* Asked of one-half the respondents (FORM A).

- 8b. Attorney General Janet Reno decided earlier this week not to appoint a special independent counsel to investigate alleged political fund-raising abuses by the Clinton White House. Do you approve or disapprove of Janet Reno's decision? **

Approve.....	46	[35]
Disapprove.....	48	
Not sure.....	6	

** Asked of one-half the respondents (FORM B).

Now I'd like to ask you some questions about the economy.

- 9a. How satisfied are you with the state of the U.S. economy today--are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied with the state of the economy?

	<u>12/97</u>	<u>9/97</u>	<u>6/97</u>	<u>3/97</u>	<u>12/96</u>	<u>9/96</u>	<u>High</u> <u>9/97</u>	<u>Low</u> <u>1/96</u>	
Very satisfied.....	18	13	10	13	9	7	13	3	[36]
Somewhat satisfied.....	52	52	51	45	51	49	52	37	
Somewhat dissatisfied.....	20	23	27	27	27	30	23	38	
Very dissatisfied.....	8	10	10	13	11	12	10	19	
Not sure.....	2	2	2	2	2	2	2	3	

- 9b. How satisfied are you with your own financial situation today--are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied with your financial situation?

	<u>12/97</u>	<u>9/97</u>	<u>6/97</u>	<u>3/97</u>	<u>12/96</u>	<u>9/96</u>	<u>Hig</u> <u>h</u> <u>9/97</u>	<u>Low</u> <u>12/94</u>	
Very satisfied.....	<u>7</u> 20	19	16	17	16	14	19	13	[37]
Somewhat satisfied.....	51	49	50	48	50	51	49	48	
Somewhat dissatisfied.....	16	17	20	20	21	21	17	24	
Very dissatisfied.....	12	14	13	14	12	13	14	14	
Not sure.....	1	1	1	1	1	1	1	1	

- 9c. Let me read you several elements relating to the current economy. For each one, please tell me if this is an area in which you feel very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied. If this does not apply to you, please just say so.

(FOR EACH ITEM BELOW, ASK:) When it comes to **(READ ITEM)**, are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

RESULTS DO NOT REFLECT RESPONSES OF THOSE WHO SAY THE ITEM DOES NOT APPLY TO THEM

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE OF RESPONDENTS WHO SAY VERY OR SOMEWHAT SATISFIED

	<u>Very</u> <u>Satisfied</u>	<u>Somewhat</u> <u>Satisfied</u>	<u>Somewhat</u> <u>Dissatisfied</u>	<u>Very</u> <u>Dissatisfied</u>	<u>Not</u> <u>Sure</u>	
Your current job security						[38]
December 1997 **.....	40	38	11	10	1	
September 1997.....	41	37	10	11	1	
June 1997.....	38	36	12	13	1	
March 1997.....	37	40	12	11	-	
December 1996.....	36	38	13	12	1	
September 1996.....	37	39	10	13	1	
June 1996.....	38	37	12	12	1	
March 1996.....	36	37	14	12	1	
January 1996 ¹	30	31	10	10	19	

** Asked of one-half the respondents (FORM B).

¹ The January 1996 comparative data *does* reflect results among all respondents; those who said the item does not apply to them were included in "not sure."

Q.9c. (cont'd.)¹

	<u>Very Satisfied</u>	<u>Somewhat Satisfied</u>	<u>Somewhat Dissatisfied</u>	<u>Very Dissatisfied</u>	<u>Not Sure</u>	
Your opportunities for career advancement						[44]
December 1997 **.....	23	40	20	15	2	
September 1997.....	23	38	18	18	3	
June 1997.....	23	41	17	17	2	
March 1997.....	22	37	23	16	2	
December 1996.....	19	46	18	16	1	
September 1996.....	21	39	21	17	2	
June 1996.....	23	37	20	18	2	
March 1996.....	22	39	20	16	3	
January 1996.....	16	33	18	12	21	
Current interest rates						[39]
December 1997 **.....	18	43	21	13	5	
September 1997.....	14	43	23	16	4	
June 1997.....	10	46	24	16	4	
March 1997.....	12	44	24	16	4	
December 1996.....	11	44	25	16	4	
September 1996.....	9	45	26	15	5	
June 1996.....	8	41	27	18	6	
March 1996.....	13	43	26	15	3	
January 1996.....	11	40	26	15	8	
Your retirement security						[42]
December 1997 **.....	19	37	18	23	3	
September 1997.....	18	34	20	25	3	
June 1997.....	19	35	17	27	2	
March 1997.....	18	31	21	27	3	
December 1996.....	14	38	22	23	3	
September 1996.....	18	38	20	21	3	
June 1996.....	19	34	19	25	3	
March 1996.....	16	36	21	25	2	
January 1996.....	16	34	20	25	5	
Job opportunities in the area you live in						[41]
December 1997 **.....	21	33	20	22	4	
September 1997.....	19	34	18	25	4	
June 1997.....	18	35	19	25	3	
March 1997.....	16	32	23	25	4	
December 1996.....	14	34	21	28	3	
September 1996.....	14	34	24	24	4	
June 1996.....	15	31	22	28	4	
March 1996 ²	13	31	25	28	3	
January 1996.....	11	27	25	27	10	

** Asked of one-half the respondents (FORM B).

¹ The January 1996 comparative data *does* reflect results among all respondents; those who said the item does not apply to them were included in "not sure."² Prior to June 1996, the item read "job opportunities in your area".

Q.9c. (cont'd.)¹

	Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	Not Sure	
The rate of inflation						[43]
December 1997 **.....	18	33	22	21	6	
September 1997.....	14	31	26	24	5	
June 1997.....	14	34	23	24	5	
March 1997.....	11	31	27	25	6	
December 1996.....	10	32	31	22	5	
September 1996.....	10	31	28	25	6	
June 1996.....	9	29	29	27	6	
March 1996.....	9	29	30	27	5	
January 1996.....	8	26	32	27	7	
Your income keeping up with the cost of living						[45]
December 1997 **.....	17	34	24	24	1	
September 1997.....	14	37	21	27	1	
June 1997.....	16	36	23	25	-	
March 1997.....	12	35	26	26	1	
December 1996.....	11	37	24	27	1	
September 1996.....	10	38	28	22	2	
June 1996.....	12	34	27	26	1	
March 1996.....	11	38	26	24	1	
January 1996.....	11	35	27	25	2	
The amount of money you are saving						[40]
December 1997 **.....	12	32	23	32	1	
September 1997.....	11	28	25	35	1	
June 1997.....	11	28	23	37	1	
March 1997.....	10	30	24	35	1	
December 1996.....	10	31	25	33	1	
September 1996.....	10	31	26	32	1	
June 1996.....	10	31	24	33	2	
March 1996.....	10	31	25	32	2	
January 1996.....	8	29	27	33	3	

** Asked of one-half the respondents (FORM B).

¹ The January 1996 comparative data *does* reflect results among all respondents; those who said the item does not apply to them were included in "not sure."

ECONOMIC SATISFACTION INDEX ¹ **									
[280]	<u>12/97</u>	<u>9/97</u>	<u>6/97</u>	<u>3/97</u>	<u>12/96</u>	<u>9/96</u>	<u>6/96</u>	<u>3/96</u>	<u>1/96</u>
Satisfied (score of 61 to 100).....	44	38	37	34	34	35	32	31	29
Mixed (score of 40 to 60).....	31	33	35	34	35	35	35	36	37
Dissatisfied (score of 0 to 39).....	25	29	28	32	31	30	33	33	34
Average score.....	55	52	52	50	50	51	49	49	48

¹ Index is calculated based on responses to Q.9a, 9b, and 9c.
 ** Responses calculated based on questions asked of one-half the respondents (FORM B).

10. Should the United States participate with the International Monetary Fund and other nations in a plan to lend money to countries that suffer financial collapse such as South Korea and Thailand? *

Yes, U.S. should participate..... 34 **[46]**

Moving to another topic...

- 14a. Compared to what you might have hoped your life would be like at this stage, how satisfied would you say you are with your life right now--very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

Very satisfied.....	43	[52]
Somewhat satisfied.....	43	
Somewhat dissatisfied.....	10	
Very dissatisfied.....	4	
Not sure.....	-	

- 14b. When you think about your prospects for the future, do you tend to be more optimistic that you will be able to achieve your goals, do you tend to be more worried that you will face many difficulties that might prevent you from achieving your goals, or have you already reached the goals you set for yourself?

More optimistic.....	54	[53]
More worried.....	22	
Already reached goals.....	18	
Some of both (VOL).....	4	
Not sure.....	2	

- 15a. Compared to when your parents were your age, do you think that your own standard of living now is much better, somewhat better, about the same, somewhat worse, or much worse than your parents' was?

	<u>12/97 *</u>					
	<u>ALL</u>	<u>18-To 29-</u>	<u>30- To 49-</u>	<u>50- To 64-</u>	<u>Adults 65</u>	
	<u>ADULT</u>	<u>Year-Olds</u>	<u>Year-Olds</u>	<u>Year-Olds</u>	<u>And Over</u>	
	<u>S</u>					
Much better.....	42	34	37	49	57	[54]
Somewhat better.....	30	34	31	28	22	
About the same.....	15	17	15	14	14	
Somewhat worse.....	9	8	13	7	4	
Much worse.....	3	6	3	2	2	
Not sure.....	1	1	1	-	1	

* Asked of one-half the respondents (FORM A).

	<u>1996 ¹</u>					
	<u>ALL</u>	<u>18-To 29-</u>	<u>30- To 49-</u>	<u>50- To 64-</u>	<u>Adults 65</u>	
	<u>ADULT</u>	<u>Year-Olds</u>	<u>Year-Olds</u>	<u>Year-Olds</u>	<u>And Over</u>	
	<u>S</u>					
Much better.....	33	32	27	41	46	
Somewhat better.....	29	32	28	25	30	
About the same.....	21	20	24	20	14	
Somewhat worse.....	12	13	15	9	6	
Much worse.....	3	2	4	4	-	
Not sure.....	2	-	1	1	4	

¹ Comparative data comes from surveys conducted by the National Opinion Research Center.

Q.15a (cont'd.)

	1994 ¹				
	ALL ADULT	18-To 29- Year-Olds	30- To 49- Year-Olds	50- To 64- Year-Olds	Adults 65 And Over
S					
Much better.....	32	26	25	41	50
Somewhat better.....	33	33	34	32	27
About the same.....	21	21	24	15	18
Somewhat worse.....	10	13	13	9	2
Much worse.....	3	5	3	2	1
Not sure.....	2	2	1	1	3

¹ Comparative data comes from surveys conducted by the National Opinion Research Center.

- 15b. When your children are at the age you are now, do you think that their standard of living will be much better, somewhat better, about the same, somewhat worse, or much worse than yours is now?

	12/97 *				
	ALL ADULT	18-To 29- Year-Olds	30- To 49- Year-Olds	50- To 64- Year-Olds	Adults 65 And Over
S					
Much better.....	15	19	16	14	12
Somewhat better.....	25	25	26	22	23
About the same.....	25	24	25	28	23
Somewhat worse.....	19	19	19	19	18
Much worse.....	9	10	7	11	11
Not sure.....	7	3	7	6	13

[55]

* Asked of one-half the respondents (FORM A).

	1996 ¹				
	ALL ADULT	18-To 29- Year-Olds	30- To 49- Year-Olds	50- To 64- Year-Olds	Adults 65 And Over
S					
Much better.....	20	25	19	13	23
Somewhat better.....	28	33	26	27	24
About the same.....	20	18	21	23	19
Somewhat worse.....	17	14	18	22	16
Much worse.....	5	4	6	4	3
No children.....	7	4	7	7	9
Not sure.....	3	3	3	3	7

¹ Comparative data comes from surveys conducted by the National Opinion Research Center.

	1994 ¹				
	ALL ADULT	18-To 29- Year-Olds	30- To 49- Year-Olds	50- To 64- Year-Olds	Adults 65 And Over
S					
Much better.....	16	21	14	17	19
Somewhat better.....	29	31	28	28	27
About the same.....	22	19	22	25	23
Somewhat worse.....	16	15	15	17	15
Much worse.....	5	5	5	4	2
No children.....	9	5	11	6	9
Not sure.....	4	4	4	3	5

¹ Comparative data comes from surveys conducted by the National Opinion Research Center.

16. Which one of the following seven issues do you think needs the greatest attention from the federal government at the present time?

THIS TABLE HAS BEEN RANKED BY THE HIGHEST PERCENTAGE

	<u>12/97</u>	<u>9/97</u>	<u>3/97</u>	
Improving education ¹	25	28	26	[56]
Guaranteeing the financial stability of Social Security and Medicare.....	18	19	21	
Reducing crime.....	14	13	14	
Reducing the budget deficit.....	12	14	18	
Reducing taxes.....	10	NA	NA	
Strengthening the economy.....	8	11	10	
Reforming the way political campaigns are financed.....	3	5	4	
All equally (VOL).....	9	6	6	
None of these (VOL).....	1	1	1	
Not sure	-	1	-	

¹ Previously, this item read "improving public education".

17. How old are you? (IF REFUSED, ASK:) Well, can you tell me which age group you belong to? Are you in the age group 18 to 24, 25 to 29, 30 to 34, 35 to 39, 40 to 44, 45 to 49, 50 to 54, 55 to 59, 60 to 64, or 65 and over?

18-24.....	10	{202}
25-29.....	9	
30-34.....	11	
35-39.....	12	
40-44.....	11	
45-49.....	10	
50-54.....	8	
55-59.....	7	
60-64.....	5	
65 and over.....	17	
Refused.....	-	

18. We all go through different phases in our lives, and thinking about this time in your own life, would you say the past five years have been great years, good years, a mixture of good and hard years, or have they been hard years? **

Great years.....	13	[57]
Good years.....	33	
Mixture of good and hard years....	44	
Hard years.....	10	
Not sure.....	-	

** Asked of one-half the respondents (FORM B).

19. Which one of the following, if any, do you see as a major challenge in your life? *

THESE TABLES HAVE BEEN RANKED BY THE HIGHEST PERCENTAGE

AGE 18 TO 29 IN Q.17

Having enough money.....	26	[58]
Saving to buy a home.....	18	
Balancing home life and career.....	16	
Finding a satisfying career.....	15	
Paying off education debts.....	10	
Finding the right mate.....	9	
None.....	3	
Other (VOL).....	3	
Not sure	-	

* Asked of one-half the respondents (FORM A).

AGE 30 TO 49 IN Q.17

Having enough money.....	21	[59]
Raising a family.....	19	
Saving for retirement.....	18	
Balancing home life and career.....	17	
Paying for your children's college education...	16	
Finding time for travel or hobbies.....	4	
None.....	1	
Other (VOL).....	3	
Not sure	1	

* Asked of one-half the respondents (FORM A).

AGE 50 TO 64 IN Q.17

Having enough money to retire on.....	40	[60]
Maintaining your health.....	28	
Balancing home life and career.....	8	
Providing for children and grandchildren....	7	
Being laid-off or downsized in your job because of age.....	6	
Finding time for travel or hobbies.....	4	
None.....	6	
Other (VOL).....	1	
Not sure.....	-	

* Asked of one-half the respondents (FORM A).

AGE 65 AND OVER IN Q.17

Maintaining your health.....	56	[61]
Staying active in retirement.....	13	
Having enough money to retire on.....	8	
Providing for children and grandchildren.	6	
Having enough family and friends.....	6	
Finding a new career or volunteer job....	1	
None.....	4	
Other (VOL).....	2	
Not sure.....	4	

* Asked of one-half the respondents (FORM A).

20. Now, I'd like to read you a list of trends in American society today. For each one I read, please tell me whether you consider this to be a step in the right direction, something that won't make any difference, or is it a step in the wrong direction?

	Step In Right <u>Direction</u>	Not Make Any <u>Difference</u>	Step In Wrong <u>Direction</u>	Not <u>Sure</u>	
More specific labeling of records, television programs, and Internet websites.....	58	28	11	3	[62]
The more active involvement of religious groups in politics.....	32	17	47	4	[63]
Stricter controls on immigration	69	13	14	4	[64]
More restrictive laws on abortion.....	37	16	41	6	[65]
Legislation that protects gay and lesbian lifestyles.....	35	22	38	5	[66]
More mothers working outside the home.....	31	20	42	7	[67]
More automation and technology in the workplace.....	61	13	21	5	[68]
The rise of political third parties and independent candidates...	57	21	17	5	[69]
The rollback of affirmative action preferences for minorities and women.....	48	15	29	8	[70]
More international trade agreements.....	55	13	22	10	[71]
Cheaper consumer goods made outside the U.S.....	17	11	67	5	[72]
Greater availability of HMOs and managed care health plans. .	54	9	30	7	[73]

21. Do you think that the most serious problems in our society stem mainly from--a decline in moral values, economic and financial pressures, or poorly designed government or public policy?

A decline in moral values.....	56	[74]
Economic and financial pressures.....	18	
Poorly designed government or public policy.....	14	
All (VOL).....	8	
Other (VOL).....	1	
Not sure.....	3	

- 22a. Which one, if any, of the following events do you think had the biggest impact on your generation? **

THESE TABLES HAVE BEEN RANKED BY THE HIGHEST PERCENTAGE

AGE 18 TO 29 IN Q.17		
The spread of AIDS.....	52	[75]
The Reagan presidency.....	15	
The global economy.....	11	
The Persian Gulf War with Iraq.....	9	
The collapse of communism and the end of the Cold War.....	7	
The Challenger space shuttle disaster.....	2	
None/other (VOL)	3	
Not sure.....	1	

** Asked of one-half the respondents (FORM B).

Q.22a. (cont'd.)

AGE 30 TO 49 IN Q.17

The Vietnam War.....	30	[76]
The Sexual Revolution.....	18	
The Civil Rights Movement.....	15	
The exploration of space.....	15	
The Watergate scandal.....	6	
The Kennedy presidency.....	5	
None/other (VOL)	6	
Not sure.....	5	

** Asked of one-half the respondents (FORM B).

AGE 50 TO 64 IN Q.17

The Vietnam War.....	46	
The Kennedy presidency.....	14	
The political and cultural movements of the 1960s.....	14	
The Cold War with Russia.....	11	[77]
The Korean War.....	6	
The Watergate scandal.....	3	
None/other (VOL)	3	
Not sure.....	3	

** Asked of one-half the respondents (FORM B).

AGE 65 AND OVER IN Q.17

World War Two.....	51	[78]
The Great Depression.....	13	
The Roosevelt presidency.....	13	
The Korean War.....	6	
The Cold War with Russia.....	5	
None/other (VOL)	6	
Not sure.....	6	

** Asked of one-half the respondents (FORM B).

22b. Which one of the following people do you most admire? **

THIS TABLE HAS BEEN RANKED BY THE HIGHEST PERCENTAGE

Billy Graham.....	22	[79]
Colin Powell.....	20	
Oprah Winfrey.....	13	
Ronald Reagan.....	12	
Bill Clinton.....	7	
Bill Gates.....	6	
Hillary Clinton.....	6	
Tiger Woods.....	4	
None/other.....	7	
Not sure.....	3	

** Asked of one-half the respondents (FORM B).

23. Please tell me which one of the following statements about the role of government comes closer to your own point of view:

Statement A: Government should do more to solve problems and help meet the needs of people.

Statement B: Government is doing too many things better left to businesses and individuals.

	<u>12/97</u>	<u>12/95¹</u>	
Statement A/government should do more.....	41	32	[80]
Statement B/government is doing too many things.....	51	62	
Some of both (VOL).....	5	NA	
Not sure.....	3	6	

¹ In December 1995, the question read, "Some people think the government is trying to do too many things that should be left to individuals and businesses. Others think that government should do more to solve our country's problems. Which comes closer to your own view?"

- 24a. From what you know, do you think the Democratic Party pays more attention to the needs and interests of younger people under the age of forty, more attention to the needs and interests of older people over the age of sixty, or does the Democratic Party pay equal attention to both groups? *

Pays more attention to younger people.....	23	[81]
Pays more attention to older people.....	11	
Pays attention to both.....	49	
Does not pay enough attention to either (VOL).....	7	
Not sure.....	10	

* Asked of one-half the respondents (FORM A).

- 24b. From what you know, do you think the Republican Party pays more attention to the needs and interests of younger people under the age of forty, more attention to the needs and interests of older people over the age of sixty, or does the Republican Party pay equal attention to both groups? **

Pays more attention to younger people.....	13	[82]
Pays more attention to older people.....	30	
Pays attention to both.....	35	
Does not pay enough attention to either (VOL).....	12	
Not sure.....	10	

** Asked of one-half the respondents (FORM B).

- 25a. How much difference do you think there is between the Republican Party and the Democratic Party at the national level--a great deal of difference, quite a bit of difference, a fair amount of difference, just some difference, or very little difference? *

A great deal of difference.....	21	[83]
Quite a bit of difference.....	16	
A fair amount of difference.....	23	
Just some difference.....	17	
Very little difference.....	21	
Not sure.....	2	

* Asked of one-half the respondents (FORM A).

- 25b. Which of the following statements is closest to your own view of the two-party system today, in terms of how well it defines issues and provides choices for voters?

	<u>12/97**</u>	<u>9/95</u>	
The two-party system works fairly well.....	15	15	[84]
The two-party system has real problems, but with some improvements it can still work well.....	55	54	
The two-party system is seriously broken, and the country needs a third party.....	27	28	
Not sure	3	3	

** Asked of one-half the respondents (FORM B).

- 26a. Suppose there were a new national third party, in addition to the Republican and Democratic parties. How likely would you be to vote for candidates of this new third party in elections for federal office such as president or Congress--extremely likely, fairly likely, somewhat likely, or not that likely? *

Extremely likely.....	13	[85]
Fairly likely.....	18	
Somewhat likely.....	29	
Not that likely.....	27	
Not sure.....	13	

* Asked of one-half the respondents (FORM A).

- 26b. If there were a significant third political party established for the 2000 presidential election, separate from the Republican and Democratic parties, how likely would you be to support its candidate--almost certain, very likely, about 50-50, less than 50-50, or not likely?

	<u>12/97*</u>	<u>9/95</u>	
	*		
Almost certain.....	4	5	[86]
Very likely	8	7	
About 50-50.....	33	37	
Less than 50-50.....	14	12	
Not likely.....	22	20	
Depends (VOL).....	16	16	
Not sure.....	3	3	

** Asked of one-half the respondents (FORM B).

Turning to another topic...

- 27a. In terms of how much you currently benefit from it or expect to benefit from it, how important would you say **Medicare** is to you personally--very important, fairly important, somewhat important, or not that important? *

Very important.....	51	[87]
Fairly important.....	17	
Somewhat important.....	15	
Not that important.....	16	
Not sure.....	1	

* Asked of one-half the respondents (FORM A).

- 27b. In terms of how much you currently benefit from it or expect to benefit from it, how important would you say **Social Security** is to you personally--very important, fairly important, somewhat important, or not that important? **

Very important.....	51	[88]
Fairly important.....	15	
Somewhat important.....	17	
Not that important.....	16	
Not sure.....	1	

** Asked of one-half the respondents (FORM B).

- 28a. Which comes closer to your own point of view about how Congress might deal with the issue of **Social Security** reform?

Statement A: Congress will fail to make any changes and the system will soon run out of money.

Statement B: Congress will make major changes that will be unfair to the people who currently benefit from Social Security.

Statement C: Congress will make the changes necessary to fix the Social Security system. **

Statement A: Will fail to make changes	31	[89]
Statement B: Will make major changes	26	
Statement C: Congress will make the changes necessary.....	36	
Not sure.....	7	

** Asked of one-half the respondents (FORM B).

- 28b. Which comes closer to your own point of view about how Congress might deal with the issue of **Medicare** reform?

Statement A: Congress will fail to make any changes and the system will soon run out of money.

Statement B: Congress will make major changes that will be unfair to the people who currently benefit from Medicare.

Statement C: Congress will make the changes necessary to fix the Medicare system. *

Statement A: Will fail to make changes.....	25	[90]
Statement B: Will make major changes.....	31	
Statement C: Congress will make the changes necessary.....	39	
Not sure.....	5	

* Asked of one-half the respondents (FORM A).

29. All in all, do you favor or oppose affirmative action programs for minorities and women? *

Favor.....	51	[91]
Oppose.....	40	
Not sure.....	9	

* Asked of one-half the respondents (FORM A).

30. All in all, do you favor or oppose affirmative action programs for minorities? **

Favor.....	43	[92]
Oppose.....	44	
Not sure.....	13	

** Asked of one-half the respondents (FORM B).

31. Which of the following statements best represents your view about affirmative action?

Statement A: Because of past discrimination, it is important to take race into consideration in admissions, hiring, and promotion.

Statement B: Race should not be considered in making decisions about admissions, hiring, and promotion, because that introduces another type of discrimination. **

Statement A/important to take race into consideration.....	17	[93]
Statement B/race should not be considered.....	78	
Some of both (VOL).....	3	
Not sure.....	2	

** Asked of one-half the respondents (FORM B).

- 32a. How much appeal do health maintenance organizations, or HMOs, have to you as a way to get health care for you and your family--a great deal of appeal, a fair amount, some appeal, just a little appeal, or no appeal at all? *

A great deal of appeal.....	21	[94]
A fair amount of appeal.....	20	
Some appeal.....	16	
Just a little appeal.....	12	
No appeal at all.....	28	
Not sure.....	3	

* Asked of one-half the respondents (FORM A).

- 32b. Are you a member of an HMO--a Health Maintenance Organization--or a similar managed care health plan? **

Yes, member of an HMO.....	42	CONTINUE	[95]
No, not a member of an HMO.....	56	SKIP TO	
Not sure.....	2	Q.34	

** Asked of one-half the respondents (FORM B).

(ASK ONLY OF RESPONDENTS WHO SAY THEY ARE A MEMBER OF AN HMO IN Q.32b.)

33. How satisfied would you say you are with your current health care plan--are you extremely satisfied, somewhat satisfied, somewhat dissatisfied, or extremely dissatisfied? **

Extremely satisfied.....	27	[96]
Somewhat satisfied.....	49	
Somewhat dissatisfied.....	13	
Extremely dissatisfied.....	8	
Not sure.....	3	

** Asked of one-half the respondents (FORM B).

34. Do you use computer e-mail and other high-tech equipment--such as a laptop computer or a cell phone--at least three times a week?

Use high-tech equipment at least three times a week	55	[97]
Do not use high-tech equipment at least three times a week	45	
Not sure.....	-	

Now I'd like to focus for a minute on your personal and family finances.

- C1. Would you say that today, at the end of 1997, you are better off financially, worse off, or about the same as you were at the beginning of the year?

Better off.....	39	[98]
Worse off.....	12	
About the same.....	49	
Not sure.....	-	

- C2. Not counting divorce-related support payments, do you contribute financially to the support of someone outside your immediate household, such as a grown child living away from home, a parent, or other relative?

Yes, Contribute To Support Of Someone Outside Immediate Household: [99]

Grown child living away from home.....	11
Parent.....	7
Other relative.....	6
More than one (VOL).....	2

No, Do Not Contribute To Support Someone Outside Immediate Household 73

Not Sure If Contribute 1

- C3a. I'd like to read you some things for which people save, and for each one, please tell me whether that is a goal that you personally have not yet started saving toward, something you are beginning to save toward now, something that you are almost finished saving toward, or is that something that does not apply to you at this stage?

	Not Yet Started Saving Toward	Beginning To Save Toward Now	Almost Finished Saving Toward	Does NOT Apply To You	Not Sure	
Buying a home.....	9	13	12	65	1	[100]
Children's education.....	16	21	8	54	1	[101]

	Not Yet Started Saving Toward	Beginning To Save Toward Now	Almost Finished Saving Toward	Does NOT Apply To You-- Nonretired	Does NOT Apply To You-- Retired	Not Sure	
Your own retirement.....	19	40	15	9	15	2	[102]
	SKIP TO Q.C4	CONTINUE		SKIP TO Q.C4			

(ASK ONLY OF THOSE WHO SAY THEY ARE BEGINNING TO SAVE OR ARE ALMOST FINISHED SAVING FOR RETIREMENT IN Q.C3a.)

- C3b. How much do you have saved for retirement at this point--under \$50,000 or over \$50,000?

(IF UNDER \$50,000, ASK:) Is that under \$5,000, between \$5,000 and \$10,000, between \$10,000 and \$25,000, or between \$25,000 and \$50,000?

(IF OVER \$50,000, ASK:) Is that between \$50,000 and \$100,000, between \$100,000 and \$250,000, or more than \$250,000?

Under \$5,000.....	14	[103]
\$5,000 to \$10,000.....	12	
\$10,000 to \$25,000.....	13	
\$25,000 to \$50,000.....	15	
\$50,000 to \$100,000.....	16	
\$100,000 to \$250,000.....	11	
Over \$250,000.....	8	
Not sure/refused.....	11	

(ASK ONLY OF THOSE WHO SAY THEY ARE BEGINNING TO SAVE OR ARE ALMOST FINISHED SAVING FOR RETIREMENT IN Q.C3a.)

C3c. At what age did you begin saving money toward your retirement? [104 -105]

Younger than 21.....	10
21 to 25.....	26
26-30.....	24
31-40.....	25
41-50.....	7
51-60.....	2
Older than 60.....	1
Refused/not sure.....	5

C4. Which one of the following four statements comes closest to describing your own situation when it comes to savings, investments, and retirement.

Statement A: It's too early for me to start putting money away for retirement--I have other immediate needs and financial goals to meet.

Statement B: I am in the financial situation where I could start saving for retirement, but I have other things I care more about right now.

Statement C: I waited too long to start saving for retirement--now I will never be able to save enough for a comfortable retirement.

Statement D: I have started saving for retirement, and I am meeting most of my retirement savings goals year by year.

Statement A/It's too early for me to start putting money away for retirement.....	13	[106]
Statement B/I am in the financial situation where I could start saving for retirement...	12	
Statement C/I waited too long to start saving for retirement.....	12	
Statement D/I have started saving for retirement.....	48	
None of them (VOL).....	13	
Not sure.....	2	

C5. Different people have different financial advantages. For each item I read, please tell me whether that applies to you and your family.

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE WHO SAY APPLIES

	<u>Applies</u>	<u>Does Not Apply</u>	<u>Not Sure</u>	
Are paying off a loan, other than a home mortgage, such as for a car or other major purchase, education, or a vacation.....	56	44	-	[108]
Own a home that has increased a lot in value since you bought it. .	53	46	1	[107]
Able to save and not spend at least ten percent of your income every year.....	50	47	3	[113]
Own stocks, bonds, or mutual funds that have increased a lot in value over the past few years.....	46	53	1	[109]
Are paying off a home mortgage.....	45	55	-	[111]
Carry a credit card balance and do not pay the full balance most months.....	40	59	1	[114]
Have an empty nest household--children you raised have moved out on their own.....	34	65	1	[112]
Have received or expect a large inheritance.....	12	87	1	[110]

- C6a. Do you currently live with a spouse or other adult with whom you are making long-term financial plans (in other words, not just a short-term roommate or a group home)?

Live with spouse/other adult with whom making long-term financial plans....	66	CONTINUE	[115]
Do not live with spouse/other adult with whom making long-term plans.....	33	SKIP TO	
Not sure.....	1	Q.C6c	

(ASK ONLY OF THOSE LIVING WITH SPOUSE/OTHER ADULT WITH WHOM MAKING LONG-TERM PLANS IN Q.C6a.)

- C6b. Does the person you live with have a pension plan, 401k, stock purchase plan, or other retirement plan through work, or does this person not have a plan through work, or does this person not work?

Spouse/live-in has pension/401k/other retirement plan at work.....	38	[116]
Spouse/live-in does NOT have pension/401k/other retirement plan at work....	18	
Spouse/live-in does not work.....	8	
Not sure.....	2	
Do Not Live With Spouse/Not Sure (Q.C6a).....	34	

- C6c. And do you have a pension plan, 401k, stock purchase plan, or other retirement plan through work, or do you not have a plan through work, or do you not work?

Respondent has pension/401k/other retirement plan at work.....	52	[117]
Respondent does NOT have pension/401k/other retirement plan at work....	31	
Respondent does not work.....	16	
Not sure.....	1	

- C6d. In your retirement years, do you think it takes you or will take you more money to live than it takes to live in the last years of your working life, take about the same amount of money, or take less money to live in retirement?

(IF LESS, ASK:) How much does it take or will it take to live in retirement—one-third or less of what it takes in the last years of your working life, between one-third and two-thirds, or more than two-thirds of what it takes in the last years of your working life?

More money.....	48	[118]
About the same.....	26	
Less -- one-third or less.....	16	
Less -- between one-third and two-thirds.....	4	
Less -- more than two-thirds.....	2	
Not sure.....	4	

- C7a. Do you think that people who are retired today are much better off financially than were previous generations of retired people, somewhat better off, about the same, somewhat worse off, or much worse off?

Much better off.....	21	[119]
Somewhat better off.....	32	
About the same.....	18	
Somewhat worse off.....	17	
Much worse off.....	7	
Not sure.....	5	

- C7b. If you had to choose one of the following two explanations as the better reason for the favorable financial situation of many retired people today, which one would you choose?

Explanation A: Individuals benefited from solid company pensions and regular Social Security cost of living increases, OR

Explanation B: Individuals really had the discipline to save, and they invested wisely.

Explanation A/ Solid company pensions and regular Social Security cost of living increases	44	[120]
Explanation B/ Individuals really had the discipline to save, and they invested wisely.....	46	
Both (VOL).....	5	
Neither/other (VOL).....	1	
Not sure.....	4	

- C8a. Compared to people who are retired today, are the people who are age thirty-five to sixty today going to be financially better off, worse off, or about the same financially in their retirement years? **(IF BETTER/WORSE, ASK)** Is that much (better/worse) off or somewhat (better/worse) off?

Much better off.....	5	[121]
Somewhat better off.....	15	
About the same.....	30	
Somewhat worse off.....	31	
Much worse off.....	12	
Not sure.....	7	

- C8b. If you had to choose one of the following two explanations as the better reason why some people age thirty-five to sixty are having a harder time putting aside enough money for retirement, which one would you choose?

Explanation A: Wages are flat, corporations are downsizing, and they have a need to save more money because Social Security benefits may be cut back, OR

Explanation B: Individuals never really had the discipline to save, but instead spent their income.

Explanation A/ Wages are flat, corporations are downsizing, Social Security may be cut back...	41	[122]
Explanation B/ Individuals never really had the discipline to save, but spent their income.....	44	
Both (VOL).....	9	
Neither/other (VOL).....	2	
Not sure.....	4	

- C9. Just as your best guess in thinking about people who are just starting out and are age eighteen to thirty-four today, are they going to be financially better off, worse off, or about the same in their retirement years compared to the retirement years of people age thirty-five to sixty today? **(IF BETTER/WORSE, ASK:)** Is that much (better/worse) off or somewhat (better/worse) off?

Much better off.....	6	[123]
Somewhat better off.....	18	
About the same.....	20	
Somewhat worse off.....	29	
Much worse off.....	19	
Not sure.....	8	

- C10. Thinking about your own savings and investments, particularly as they relate to your retirement, which one or two of the following do you personally worry about the most when it comes to having a financially comfortable retirement: **(ACCEPT UP TO TWO RESPONSES.)**

THESE TABLES HAVE BEEN RANKED BY THE HIGHEST PERCENTAGE

AGE 18 TO 34 IN Q.17		
The cost of a home and education are much higher for people like you than they were in the past.....	30	[124]
Social Security payments may be cut back.....	28	>
Education loans and other debts make it impossible to start saving for retirement...	18	
You may have to support a parent, child, or other relative--either now, when you should be saving for your retirement, or during your retirement.....	13	
You may put it off and get started too late in saving for retirement.....	12	
Health care or nursing home costs for your parents now or for yourself in the future may eat up all your savings.....	10	
Your employers may not offer pensions or retirement plans.....	9	
Other (specify).....	-	
None (VOL).....	4	
All of them (VOL).....	4	
Not sure.....	2	
AGE 35 TO 49 IN Q.17		
Social Security payments may be cut back.....	25	[125]
After buying a home and paying for your children's education, there's no money left to save for retirement.....	22	>
Expenses are too high, making it impossible to save for retirement.....	21	
Health care or nursing home costs for your parents now or for yourself in the future may eat up all your savings.....	20	
You got started too late in saving for retirement.....	13	
You may have to support a parent, child, or other relative--either now, when you should be saving for your retirement, or during your retirement.....	10	
Your employers may not offer pensions or retirement plans.....	6	
Other (specify).....	1	
None (VOL).....	5	
All of them (VOL).....	3	
Not sure.....	3	
AGE 50 AND OVER IN Q.17		
Your health care or nursing home costs may eat up all your savings.....	28	[126]
Social Security payments may be cut back.....	27	>
Prices will go up.....	19	
You may live longer than expected and run out of money.....	12	
You got started too late in saving for retirement.....	10	
Your company may not live up to its promises about paying your pension.....	5	
You may have to support a parent, child, or other relative during your retirement....	4	
Other (specify).....	1	
None (VOL).....	9	
All of them (VOL).....	4	
Not sure.....	3	

- C11a. How much confidence do you have that you will have enough money to live a comfortable retirement--do you have a great deal of confidence, quite a bit, only some, very little, or no confidence at all that you will have enough money to live a comfortable retirement?

Great deal of confidence.....	18	[127]
Quite a bit of confidence.....	24	
Only some confidence.....	36	
Very little confidence.....	14	
No confidence at all.....	6	
Not sure.....	2	

- C11b. At this stage in your life, approximately what dollar amount do you think that you need to save each year toward your retirement in order to be sure that you have enough money to live a comfortable retirement, or is that not something you have calculated for yourself? **[128-133]**

\$1,000 or less.....	3
\$1,001 to \$3,000.....	6
\$3,001 to \$5,000.....	9
\$5,001 to \$10,000.....	11
More than \$10,000.....	14
Not sure.....	57

- C12a. Do you have an IRA or Individual Retirement Account?

Have IRA.....	37	[134]
Do NOT have IRA.....	61	
Not sure.....	2	

- C12b. Thinking about your retirement, do you expect **(READ ITEM)** to be the major source of your retirement income, a secondary source, a very small source, or not a source at all of your retirement income?

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE WHO SAY MAJOR SOURCE

	<u>Major Source</u>	<u>Secondary Source</u>	<u>Very Small Source</u>	<u>Not A Source At All</u>	<u>Not Sure</u>	
Private savings and investments.....	44	26	13	13	4	[135]
Pensions or other retirement plans at work.....	37	26	13	20	4	[136]
Social Security and other government programs....	23	26	30	16	5	[137]

- C13. As you know, people are living longer than they used to. How concerned are you that because of this, your savings for retirement will run out? Are you very concerned, somewhat concerned, not too concerned, or not at all concerned?

Very concerned.....	20	[138]
Somewhat concerned.....	34	
Not too concerned.....	24	
Not at all concerned.....	20	
Not sure.....	2	

- C14. At what age do you expect to retire? **[139-140]**

Before age 50.....	3
50 to 59.....	18
60 to 64.....	24
65 to 69.....	28
70 or older.....	12
Not sure.....	15

- C15. Will you continue to work after retirement? **(IF "YES,")** Will you work part time or full time?

Yes, Will Work After Retirement	[141]
Part time.....	46
Full time.....	8

Not sure.....	6
No, Will Not Work After Retirement.....	34
Not Sure If Will Work After Retirement....	6

FACTUALS: Now I am going to ask you a few questions for statistical purposes only.

F1. What is the last grade you completed in school?

Grade school.....	2	{201}
Some high school.....	6	
High school graduate.....	29	
Some college, no degree.....	18	
Vocational training, 2-year college.....	11	
4-year college/bachelor's degree.....	21	
Some postgraduate work, no degree.....	2	
2-3 years' postgraduate work, master's degree....	8	
Doctoral degree/law degree.....	2	
Not sure.....	1	

F2. Are you currently employed?

(IF CURRENTLY EMPLOYED:) What type of work do you do?

(IF NOT CURRENTLY EMPLOYED:) Are you a student, a homemaker, retired, or unemployed and looking for work?

<u>Currently Employed</u>		
Professional/manager.....	28	{203}
White collar worker.....	20	
Blue collar worker.....	19	
Farmer.....	1	
<u>Not Currently Employed</u>		
Student.....	3	
Homemaker.....	5	
Retired.....	20	
Unemployed.....	3	
Never worked/not sure.....	1	

F3a. Generally speaking, do you think of yourself as a Democrat, a Republican, an independent, or something else?

(IF "DEMOCRAT" OR "REPUBLICAN," ASK:) Would you call yourself a strong (Democrat/Republican) or not a very strong (Democrat/Republican)? **(IF "NOT SURE," CODE AS "NOT VERY STRONG DEMOCRAT/REPUBLICAN.")**

(IF "INDEPENDENT," ASK:) Do you think of yourself as closer to the Republican Party, closer to the Democratic Party, or do you think of yourself as strictly independent? **(IF "NOT SURE," CODE AS "STRICTLY INDEPENDENT.")**

Strong Democrat.....	18	{205}
Not very strong Democrat.....	14	
Independent/lean Democrat.....	9	
Strictly independent.....	18	
Independent/lean Republican.....	8	
Not very strong Republican.....	12	
Strong Republican.....	12	
Other.....	5	
Not sure/nothing.....	4	

F3b. In politics today, do you generally consider yourself to be very liberal, somewhat liberal, moderate, somewhat conservative, very conservative, or do you think your views cannot really be described in those terms?

Very liberal.....	8	{206}
Somewhat liberal.....	18	
Moderate.....	29	
Somewhat conservative.....	20	
Very conservative.....	12	
Views cannot be described in those terms....	10	
Not sure.....	3	

F4a. Are you currently registered to vote in the precinct or election district in which you now live, or haven't you had a chance to register yet?

Registered	87	{207}
Not registered.....	11	
Not sure.....	2	

F4b. Did you happen to vote in the 1996 presidential election?

(IF "YES," ASK:) For whom did you vote -- Bill Clinton, the Democrat, Bob Dole, the Republican, or Ross Perot, the Reform Party candidate?

Yes, Voted			
Bill Clinton.....	42		{208}
Bob Dole	27	CONTINUE	
Ross Perot.....	6		
Other (VOL)/not sure/refused.....	4		
No, Did Not Vote.....	18	SKIP TO	
Not Sure If Voted/Refused.....	3	Q.F5	

(ASK ONLY OF RESPONDENTS WHO SAY THEY VOTED IN Q.F4b.)

F4c. If the 1996 presidential election were being held again next Tuesday, would you vote for Bill Clinton, the Democrat, Bob Dole, the Republican, or Ross Perot, the Reform Party candidate?

Bill Clinton.....	40	{209}
Bob Dole.....	26	
Ross Perot.....	6	
Not sure.....	7	
Did Not Vote/Not Sure (Q.F4b).....	21	

F5a. What is your marital status--are you single and never married, married, separated, divorced, or widowed?

Single.....	21	{211}
Married.....	61	
Separated.....	2	
Divorced.....	9	
Widowed.....	5	
Not sure/refused.....	2	

F5b. Do you have any of the following living in your household at this time?

	<u>Yes</u>	<u>No</u>	<u>Not Sure</u>	
Children under age 18.....	37	61	2	[142]
Children age 18 or over.....	15	81	4	[143]
Parents or other adult relatives.....	12	84	4	[144]

F6a. In what religion were you brought up?

Protestant.....	52	CONTINUE	{212}
Catholic.....	28		
Jewish.....	2		
Other.....	10	SKIP TO Q.F7	
None.....	5		
Not sure/refused.....	3		

(ASK ONLY OF PROTESTANTS IN Q.F6a.)

F6b. Would you describe yourself as either a fundamentalist or an evangelical Christian, or would you not describe yourself that way?

Yes, fundamentalist/evangelical/both.....	18	{213}
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No, neither fundamentalist nor evangelical.....	29
Not sure.....	5
Non-Protestants (Q.F6a).....	48

F7. Are you, or is any member of your household, a member of a labor union?

Labor union member.....	11	{215}
Labor union household.....	6	
Nonunion household.....	80	
Not sure.....	3	

F8. Are you white, black, Hispanic, Asian, or something else?

White.....	80	{220}
Black.....	10	
Hispanic.....	5	
Asian.....	2	
Other.....	1	
Not sure/refused.....	2	

F9. If you added together the yearly income of all the members of your family who were living at home last year, would the total be less than \$10,000, between \$10,000 and \$20,000, between \$20,000 and \$30,000, between \$30,000 and \$40,000, between \$40,000 and \$50,000, between \$50,000 and \$75,000, between \$75,000 and \$100,000, or would the total be more than that?

Less than \$10,000.....	5	{221}
Between \$10,000 and \$20,000.....	9	
Between \$20,000 and \$30,000.....	11	
Between \$30,000 and \$40,000.....	12	
Between \$40,000 and \$50,000.....	12	
Between \$50,000 and \$75,000.....	17	
Between \$75,000 and \$100,000.....	8	
More than \$100,000.....	9	
Not sure/refused.....	17	